

In re:  
Joseph McDermott, Jr.  
Debtor

Case No. 19-11024-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 12, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2024:

Recip ID	Recipient Name and Address
db	+ Joseph McDermott, Jr., 543 Vanderslice St, Phoenixville, PA 19460-3061
14275779	+ Beneficial Mutual Savings, Beneficial Mutual Savings, 530 Walnut St., Attn: Bankruptcy, Philadelphia, PA 19106-3624
14281202	FREEDOM MORTGAGE CORPORATION., c/o Thomas Song, Esq., Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza Philadelphia, PA 19103
14559223	+ Freedom Mortgage Corporation, c/o Rebecca Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14275788	+ Phonexville Hospital, 140 Nutt Rd, Phoenixville, PA 19460-3900
14710440	+ Rushmore Loan Management Services, LLC servicer for, c/o Lauren M. Moyer, Esquire, 1325 Franklin Avenue, Garden City, New York 11530-1666
14276029	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 13 2024 00:12:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 13 2024 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14284872	Email/Text: Bankruptcy@absoluteresolutions.com	Apr 13 2024 00:12:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
14275778	+ Email/Text: aargon@ebn.phinsolutions.com	Apr 13 2024 00:12:00	Aargon Agency, Attn: Bankruptcy Department, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4119
14292413	+ Email/Text: documentfiling@lciinc.com	Apr 13 2024 00:12:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
14275780	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 13 2024 00:18:54	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14283435	+ Email/PDF: ebn_ais@aisinfo.com	Apr 13 2024 00:19:05	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14275781	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 13 2024 00:18:54	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14311241	+ Email/PDF: ebn_ais@aisinfo.com	Apr 13 2024 00:18:55	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14311967	Email/Text: G06041@att.com		

District/off: 0313-2

User: admin

Page 2 of 3

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		Apr 13 2024 00:12:00	Directv, LLC, by American InfoSource as agent, PO BOX 5008, Carol Stream IL 60197-5008
14275782	+ Email/Text: bankruptcynotices@dcicollect.com	Apr 13 2024 06:45:00	Diversified Consultants, Inc., Attn: Bankruptcy, Po Box 551268, Jacksonville, FL 32255-1268
14275783	+ Email/Text: bknotice@ercbpo.com	Apr 13 2024 00:12:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14559011	^ MEBN	Apr 13 2024 00:09:45	FREEDOM MORTGAGE CORPORATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14275784	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 13 2024 00:12:00	Freedom Mortgage, P.O. BOX 50428, Indianapolis, IN 46250-0401
14316955	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 13 2024 00:12:00	Freedom Mortgage Corporation, Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
14275786	+ Email/Text: bankruptcy@marinerfinance.com	Apr 13 2024 00:12:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
14312105	+ Email/Text: bankruptcy@marinerfinance.com	Apr 13 2024 00:12:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14285673	Email/PDF: cbp@omf.com	Apr 13 2024 00:19:06	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14275787	+ Email/PDF: cbp@omf.com	Apr 13 2024 00:18:54	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
14308599	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 13 2024 00:18:54	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14308390	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 13 2024 00:18:54	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14308223	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 13 2024 00:18:54	PYOD, LLC, PO Box 19008, Greenville, SC 29602-9008
14286151	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 13 2024 00:19:02	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14275789	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 13 2024 00:18:55	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14296607	Email/PDF: ais.sprint.ebn@aisinfo.com	Apr 13 2024 00:19:05	Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park, KS 66207-0949
14276494	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 13 2024 00:18:55	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14818755	^ MEBN	Apr 13 2024 00:09:36	U.S. Bank National Association, Fay Servicing, LLC, PO Box 814609, Dallas TX 75381-4609
14710299	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 13 2024 00:12:00	US Bank National Association, not in its indiv., capacity but solely as trustee for RMTP, Trust, Series 2021 Cottage-TT-V, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14275790	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 13 2024 00:12:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Apr 12, 2024

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14380173	*+	FREEDOM MORTGAGE CORPORATION, ATTN: BANKRUPTCY DEPARTMENT, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
14275785	##+	Lois Marie Vitti, 333 ALLEGHENY AVENUE, SUITE 303, Oakmont, PA 15139-2072

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 14, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2024 at the address(es) listed below:**

Name	Email Address
ALLAN K. MARSHALL	on behalf of Debtor Joseph McDermott Jr. akm6940@aol.com
DENISE ELIZABETH CARLON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
JEROME B. BLANK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION jblank@pincuslaw.com mmorris@pincuslaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LAUREN MOYER	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com
THOMAS SONG	on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Joseph McDermott, Jr.  
Debtor(s)

Case No: 19-11024-amc  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 4/12/24